Case 21-17879-MBK Doc 10 Filed 10/14/21 Entered 10/15/21 00:17:55 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:				
Debtor 1:	Maryellen McNama-Bailly	Social Security number or ITIN: xxx-xx-2025		
Debior 1.	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:		
United States Banl	kruptcy Court: District of New Jersey	Date case filed for chapter: 13 10/8/21		
Case number: 21-17879-MBK				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Maryellen McNama-Bailly	
All other names used in the last 8 years		
Address	125 Belshaw Avenue Eatontown, NJ 07724	
	William H. Oliver, Jr.	Contact phone 732–988–1500
Debtor's attorney Name and address	Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Email: courtdocs@oliverandlegg.com
Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 10/9/21
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	All other names used in the last 8 years Address 125 Belshaw Avenue Eatontown, NJ 07724 William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753 Bankruptcy trustee Name and address Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853 Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. Maryellen McNama–Bailly William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753 Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853 402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

For more information, see page 2

Doc 10 Filed 10/14/21 Entered 10/15/21 00:17:55 Desc Imaged Certificate of Notice Page 2 of 4

Debtor Maryellen McNama-Bailly Case number 21-17879-MBK

Meeting of creditors November 4, 2021 at 10:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE joint case, both spouses must The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture AT www.russotrustee.com identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 1/3/22 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 12/17/21 (except governmental units): Filing deadline: 180 days from date of Deadline for governmental units to file a proof of order for relief. 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The 11. Filing a chapter 13 bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Case 21-17879-MBK Doc 10 Filed 10/14/21 Entered 10/15/21 00:17:55 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court District of New Jersey

In re: Case No. 21-17879-MBK Maryellen McNama-Bailly Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Oct 12, 2021 Form ID: 309I Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Maryellen McNama-Bailly, 125 Belshaw Avenue, Eatontown, NJ 07724-2934
519326356	+ Anderson D. Harkow, Esq., 96 Linwood Avenue #362, Fort Lee, NJ 07024-3701
519326357	+ Benjamin Bailly, 415 Plum Street, Edwardsville, IL 62025-2055
519326364	+ Javen Powers, 6805 S. Field Street, Apt. 201, Littleton, CO 80128-4097
519326365	+ Lancer Investments, LLC, 1556 Juno Isles Blvd, North Palm Beach, FL 33408-2415
519326366	+ Laura Barnes-Cruz, 4974 Gami Way, Colorado Springs, CO 80911-3885
519326367	#+ Luke Bailly, 2129 Wagon Gap Trail, Monument, CO 80132-7178
519326370	+ Purr n Pooch, Inc., 80 Gilbert Street West, Red Bank, NJ 07701-4918
519326374	+ Rachel Oliervio, 119 10th Street SW, Rugby, ND 58368-2409
519326376	Resurgent Capital Services, Care Of Resurgent Capital Serv, Greenville, SC 29602
519326377	+ Ruth Cirrincione, 2958 Rockbridge Road, Marietta, GA 30066-3563
519326378	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
519326382	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607
519326383	+ The Alfred Vail Mutual Association, 17 Barker Avenue, Eatontown, NJ 07724-2901
519326384	The Alfred Vail Mutual Association, Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
519326385	+ Tiffani Powers, 6805 S. Field Street, Apt. 201, Littleton, CO 80128-4097

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: courtdocs@oliverandlegg.com	Date/Time	Recipient Name and Address
aty	Email/ rext. confuces@onverandlegg.com	Oct 12 2021 22:05:00	William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
tr	Email/Text: bnc@russotrustee.com	Oct 12 2021 22:06:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2021 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 12 2021 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519326358	+ EDI: CAPONEAUTO.COM	Oct 13 2021 02:03:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519326359	EDI: CAPONEAUTO.COM	Oct 13 2021 02:03:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
519326361	+ EDI: CITICORP.COM	Oct 13 2021 02:03:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519326360	+ EDI: CITICORP.COM	Oct 13 2021 02:03:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519326362	+ EDI: WFNNB.COM	Oct 13 2021 02:03:00	ComenityCapital/Boscov, Po Box 182120,

Case 21-17879-MBK Doc 10 Filed 10/14/21 Entered 10/15/21 00:17:55 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Oct 12, 2021 Form ID: 309I Total Noticed: 35

			Columbus, OH 43218-2120
519326363	EDI: IRS.COM	Oct 13 2021 02:03:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519326369	+ EDI: MID8.COM	Oct 13 2021 02:03:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519326368	+ EDI: MID8.COM	Oct 13 2021 02:03:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519326371	+ Email/Text: laura@redbanklaw.com	Oct 12 2021 22:06:00	Purr n Pooch, Inc., c/o McKenna Dupont Higgins Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519326372	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 12 2021 22:06:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519326373	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 12 2021 22:06:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519326375	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2021 22:18:54	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519326379	+ EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519326380	+ EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519326381	EDI: TDBANKNORTH.COM	Oct 13 2021 02:03:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021	Signature:	/s/Joseph Speetjens